

NJ GEAR UP Scholarship FAQ For Financial Aid

Eligibility

Is the NJ GEAR UP Scholarship Based on financial need?

Yes, the scholarship is need based.

Can students postpone enrollment after high school and maintain eligibility for the GEAR UP Scholarship?

Yes. Students may postpone applying for the scholarship and enrollment in college until the second fall semester following high school graduation. For example, if a student graduated in June 2009 he or she has until fall 2010 to apply for the scholarship and enroll in college.

At which colleges can students use the NJ GEAR UP scholarship?

Students must attend a licensed degree-granting college or university in New Jersey. They may not use the scholarship at any out-of-state college or at technical or beauty schools that do not offer associate or bachelor's degrees.

Can students lose the scholarship after they start receiving it?

Temporary loss for the semester:

- Late forms
- Not making academic progress as determined by your institution
- Did not complete the FAFSA
- Did not comply with other requirements from the institution

Permanent loss:

- Enroll in an out-of state institution at any time.
- Wait more than one year to apply for the scholarship and enroll in college.

Procedures

How do students get the scholarship?

- The GEAR UP staff at their program should be communicating with them about their eligibility for the scholarship. At a minimum, they have to have started as a GEAR UP student in 7th grade and continued participation each year through 12th grade.
- If they are eligible, the Commission on Higher Education (CHE) mails a postcard to the students' home addresses on file *and* send an email to the account that they provide. Students download the form from the GEAR UP website or get a form from your GEAR UP program staff.
- Students submit the scholarship form to the Commission on Higher Education each year by the June 1 deadline.
- They must complete the FAFSA each year.
- The funds will be sent in directly to the college s on their behalf. They do not have to resubmit a form if they attend the same college for fall and spring.

A student came to the financial aid office saying that he or she was a GEAR UP student, but is not on the roster that you sent. Can I award the scholarship to the student?

No. Please verify eligibility with CHE. There may be several reasons why the student isn't on the roster. He or she could be:

- A GEAR UP student who had not notified CHE that he/she is attending your institution.
- A former GEAR UP scholarship recipient that has exceeded the maximum number of semesters for funding.
- A participant in a GEAR UP partnership program that is not eligible for the NJ GEAR UP Scholarship.
- A GEAR UP student who did not meet the eligibility requirements for the scholarship.

NJ GEAR UP Scholarship FAQ For Financial Aid

Does the GEAR UP scholarship pay for books and fees?

Yes, the GEAR UP scholarship can be used to replace the Estimated Family Contribution (EFC) to the cost of attendance, which includes books and fees. If your tuition does not exhaust the award, the remainder may be used to cover books and fees. Some colleges offer book vouchers to students. Contact the financial aid office at your college for details.

Will the check indicate that it is Commission on Higher Education or GEAR UP?

No, the checks only say NJ BEST. However, the primary contact and contact for checks receive a pdf roster via email and a hardcopy is delivered with the checks. You may always contact CHE to confirm.

When do the checks arrive?

For the fall semester, they are sent in early July. For the spring semester, they are sent in early December. If the roster certification shows that a student for whom a check was sent in fall doesn't enroll, a spring check will not be sent unless the student contacts CHE.

Who at my institution is on the contact list?

Primary – main contact, usually in financial aid

Contact for Checks – often a bursar or office that processes incoming checks.

What if a student attends part-time?

Only students who have completed at least one full-time semester are eligible for a part-time award. Awards for part-time students should be reduced by no more than the percentage reduction in their enrollment status (for example, a student registered for 75% of the full-time credit load can receive no less than 75% of the full-time amount).

The roster indicates which students are eligible for part-time awards and lists guidance on suggested prorated amounts.

When should I prepare to certify the roster?

Rosters are certified in October for the fall semester and in April for the spring semester. An email will be sent to the primary contacts approximately 3 weeks in advance of the due date. You do not have to certify the roster when checks arrive, but you may return checks for students that you know will not be attending for the semester.

Can I apply the scholarship to summer sessions?

No. The NJ GEAR UP scholarship is available for the academic year only.

What is amount of the GEAR UP Scholarship?

The NJ GEAR UP scholarship must match the maximum Pell Grant amount. For the school year 09-10 the scholarship amount will be \$4,732/year for a full-time eligible student. Amounts will be prorated by the financial aid department based on your credit load if less than full time. The scholarship is contingent upon the availability of federal funds.

Can the scholarship money be used to pay past due charges?

No. The scholarship is only to be used for current tuition and fees.

If the student is overawarded, do they receive a refund from the NJ GEAR UP scholarship?

No, the GEAR UP scholarship is to be applied last and any overage is to be returned to CHE. Students are never to be given refunds from extra GEAR UP funds.

NJ GEAR UP Scholarship FAQ For Financial Aid

My college runs on a quarter or trimester system. Does the student receive the per semester amount each quarter?

No. We refer to accounting by semester because the majority of our institutions operate on a semester schedule. We leave it to the institution's discretion to distribute the two annual payments according to their system.

I have a student that will not attend this semester. Should I return the funds to the address on the check?

No. There are specific instructions that CHE provides to the fund manager about what should happen to returned checks. Each batch of checks is sent with a roster from CHE. The instructions state that checks are to be mailed back to CHE. You have two options for returning funds:

- 1) Wait until your registration deadline or add-drop period is over to send uncashed checks back to CHE.
- 2) Deposit the checks and wait until the roster certification and reconciliation in October (for fall) or April (for spring).

Do I have to send checks via overnight carrier? My institution has put constraints on Fedex, etc. due to budget concerns.

We require that mailed checks be trackable. If you choose to send checks via regular mail, please be aware that:

- 1) CHE has 2 separate mailing addresses. Overnight mail is not deliverable to the USPS address and vice versa.

Regular mail: NJ GEAR UP, NJ Commission on Higher Education, PO Box 542, Trenton, NJ 08625

Overnight mail: NJ GEAR UP, NJ Commission on Higher Education, 20 West State St. 7th Floor, Trenton, NJ 08608

- 2) You are responsible for the safe and prompt delivery of funds owed back to CHE if you decide not to use a trackable delivery option.

Who do I contact to information or ask questions?

Contact Marilyn Coleman at marilyn.coleman@che.state.nj.us or (609)984-2847.

Additional details are available in the NJ GEAR UP Scholarship Guide online at <http://www.nj.gov/highereducation/gearup/scholarship.htm>